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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Messmer et al.

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Serial No.: 09/737,629

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Filed: December 15, 2000

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For: METHODS AND SYSTEMS
FOR FINDING VALUE AND
REDUCING RISK

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Art Unit: 3628

Examiner: Richard C. Fults

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JUL 9 2004

GROUP 3600

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Office Action dated April 7, 2004, Applicants respectfully request consideration and entry of the following amendment:

07/07/2004 CNGUYEN 00000092 012384 09737629

01 FC:1202 144.00 DA
02 FC:1201 86.00 DA